

How to Protect Yourself from



Identity Theft

- **Destroy private records and statements** – Tear up or shred credit card statements, solicitations, bank statements, and other documents that contain your private information.
- **Secure your mail** – Empty your locked mailbox daily, so criminals do not have a chance to snatch credit card pitches. Never mail outgoing bill payments and check from home. They can be stolen from your mailbox and the payee's name erased with solvents. Mail them from the post office or another secure location.
- **Safeguard your Social Security number** – Never carry your card with you. Do not put your number on your checks. It's the primary target for identity thieves because it gives them access to your credit report and bank accounts.
- **Don't leave a paper trail** – Never leave ATM, credit card, or gas station receipts behind.
- **Never let your credit card out of your sight** – Worried about credit card skimming? Always keep an eye on your card or, when that's not possible, pay with cash.
- **Know who you are dealing with** – Whenever anyone contacts you asking for private identity or financial information, make no response other than to find out who they are, what company they represent and the reason for the call. If you think the request is legitimate, contact the company yourself and confirm what you were told before revealing any of your personal data.
- **Take your name off marketers' hit lists** – Call the national Do-Not-Call registry (1-888-382-1222), you can also cut down on junk mail and opt out of credit card solicitations.
- **Be more defensive with personal information** – Ask salespeople and others if information such as Social Security or driver's license number are absolutely necessary. Ask anyone who does require your Social Security number – for instance, your insurance company – what their privacy policy is and whether you can arrange for the organization not to share your information with anyone else.
- **Monitor your credit report** – Obtain and thoroughly review your credit report (now available for free at <http://www.Annualcreditreport.com> or by calling 877-322-8228) at least once a year to look for any suspicious activity. When checking your credit report make sure that only your current and previous addresses are listed. If you spot something, alert your credit card company(s), banking establishment, and the creditor. You may also want to subscribe to a credit protection service, which alerts you any time a change takes place with your credit report.
- **Review your credit card statements carefully** – Make sure you recognize the merchants, locations and purchases listed before paying the bill. If you don't need or use department-store or bank-issued credit cards, consider closing the accounts
- **What do you do if you become a victim of Identity Theft:**
 - Contact the fraud departments of each of the three major credit bureaus:
 - Equifax – To report fraud, call 1-800-525-6285 or write P.O. Box 740241, Atlanta, GA 30374-0241
 - Experian – To report fraud, call 1-88-397-3742 or write P.O. Box 9532, Allen, TX 75013
 - TransUnion – To report fraud, call 1-800-680-7289 or write Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634
 - Contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak with someone in the security or fraud department of each creditor, and follow up with a letter.
 - File a report with your local police (USAG-Chievres 068-27-5301; USAG- Brussels 027-17-9769; USAG-Schinnen 046-443-7555) or the police in the community where the identity theft took place. Get a copy of the police report in case the bank, credit-card company or others need proof of the crime.
 - Keep records of everything involved in your efforts to clear up fraud, including copies of written correspondence and records of telephone calls.

